

SERFF Tracking Number: FARM-126246123 State: Wisconsin
First Filing Company: Farmers Insurance Exchange, ... State Tracking Number:
Company Tracking Number: AWI0901-105070-405070
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: A-WI-2009-PA-F
Project Name/Number: Good Student Revalidation/A-08-124

Filing at a Glance

Companies: Farmers Insurance Exchange, Mid-Century Insurance Company

Product Name: A-WI-2009-PA-F SERFF Tr Num: FARM-126246123 State: Wisconsin
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num:
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: AWI0901-105070- State Status:
(PPA) 405070
Filing Type: Rate/Rule Reviewer(s): Stephanie Cook
Disposition Date: 08/12/2009
Authors: Jeanette Campion,
Gayane Rupchian, Mina Villegas,
Chris SalvaCruz, Edmond Balaian
Date Submitted: 08/11/2009 Disposition Status: Filed
Effective Date Requested (New): 08/17/2009 Effective Date (New):
Effective Date Requested (Renewal): 11/16/2009 Effective Date (Renewal):

General Information

Project Name: Good Student Revalidation Status of Filing in Domicile: Not Filed
Project Number: A-08-124 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 08/12/2009
State Status Changed: Deemer Date:
Created By: Jeanette Campion Submitted By: Jeanette Campion
Corresponding Filing Tracking Number:
Filing Description:
See our filing memo in Supporting Documentation tab.

Company and Contact

Filing Contact Information

Brenda Dorogi, Manager - Business Brenda.Dorogi@farmersinsurance.com
Implementation
4700 Wilshire Blvd. 323-964-8723 [Phone]
Los Angeles, CA 90010

Filing Company Information

SERFF Tracking Number: FARM-126246123 State: Wisconsin
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Farmers Insurance Exchange CoCode: 21652 State of Domicile: California
4680 Wilshire Blvd. Group Code: 212 Company Type:
Los Angeles, CA 90010 Group Name: State ID Number:
(323) 930-4952 ext. [Phone] FEIN Number: 95-2575893

Mid-Century Insurance Company CoCode: 21687 State of Domicile: California
4680 Wilshire Blvd. Group Code: 212 Company Type:
Los Angeles, CA 90010 Group Name: State ID Number:
(323) 930-4952 ext. [Phone] FEIN Number: 95-6016640

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers Insurance Exchange	\$0.00		
Mid-Century Insurance Company	\$0.00		

<i>SERFF Tracking Number:</i>	<i>FARM-126246123</i>	<i>State:</i>	<i>Wisconsin</i>
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<i>Company Tracking Number:</i>	<i>AWI0901-105070-405070</i>		
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<i>Project Name/Number:</i>	<i>Good Student Revalidation/A-08-124</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Shasta Hoffhein	08/12/2009	08/12/2009

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Disposition

Disposition Date: 08/12/2009

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Filed is used with rates, rules and advertisements.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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State: Wisconsin

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Rate	Filed	Yes
Supporting Document	Rule	Filed	Yes
Rate	Manual Page	Filed	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 08/12/2009	Manual Page	504	Replacement	WIA0504.pdf

FARMERS INSURANCE GROUP

(FARMERS AND MID-CENTURY)

GOOD STUDENT DISCOUNT (Continued)

To apply for this discount, a Good Student Qualification Form (31-0227) must be completed and signed by the applicant, a school official, and the agent and submitted to the Regional Office. This application certifies that the necessary qualifications have been met.

In households with more than one youthful driver, apply the appropriate rate for each young driver who does not qualify for the Good Student Discount.

Apply the appropriate rate for each young driver who does qualify for the Good Student Discount, after all non-qualifying youths have been rated.

★ Requalification Of The Good Student Discount

Once the discount has been applied to a policy, the insured is required to obtain a new certificate of academic standing at age 19 in order to continue to qualify for the discounted rate.

On or after the 19th birthday of the insured, a Good Student Discount Qualification Form (25-7680) will be mailed to the named insured on all policies having the discount.

The insured will be asked to complete the qualification form and return to the Agent of Record or ServicePoint prior to the next renewal. If the certification is not received by the Agent of Record or ServicePoint prior to the next renewal, the discount will be removed and the policy renewed at the non-discounted rate.

Continuation of the Good Student Discount

The Good Student Discount may be continued until age 25 without interruption following graduation provided the following conditions are met:

Presently have a good student discount applied to his automobile insurance policy. If the carrier is other than a Farmers Insurance Group company the insured must meet the foregoing good student discount requirements established for the Farmers Insurance Group Companies.

Have graduated from a four year college.

Qualify for the good student discount during the final school year.

Be single.

Note: The Good Student Discount does not apply to Farm discounted policies or to the Mid-Century Additive Schedule for points.

PASSIVE RESTRAINT DISCOUNT

An automobile classified and rated as a private passenger automobile may be acceptable for a discount on Medical Payment coverage. To qualify the automobile must be equipped with a factory-installed air bag or other passive restraint system which meets Federal Safety Standards. Each acceptable automobile will receive one of the following discounts:

Automatic Seat Belts (Driver and Passenger)

Air Bag (Driver)

Air Bag (Driver and Passenger)

Air Bag and Automatic Seat Belts (Driver and Passenger)

See the Factor Pages for the amount of the discount.

Note: This discount does not apply to the surcharge additives developed by points in Mid-Century.

ANTILOCK BRAKE DISCOUNT

An automobile classified and rated as a private passenger automobile may be acceptable for a Discount on BIPD and Collision coverages. To qualify, the automobile must be equipped with a factory-installed antilock braking system on all four wheels.

This discount does not apply to the surcharge additives developed by points in Mid-Century.

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Supporting Document Schedules

		Item Status:	Status
			Date:
Bypassed - Item:	Rate	Filed	08/12/2009
Bypass Reason:	Not applicable with this filing.		
Comments:			

		Item Status:	Status
			Date:
Satisfied - Item:	Rule	Filed	08/12/2009
Comments:			
Attachment:			
WI Filing Memo.pdf			



FARMERS

Farmers Insurance Group
Gus Garcia
P. O. Box 2478
Los Angeles, CA 90099-4715
Phone Number: (323) 930-6365
www.farmersinsurance.com

August 11, 2009

Honorable Sean Dilweg
State of Wisconsin
Office of the Commissioner of Insurance
PO Box 7873
Madison, Wisconsin 53707-7873

SUBJECT: PRIVATE PASSENGER AUTO RULE REVISION

Company Name	Reference No.	NAIC No.	Group No.
FARMERS INSURANCE EXCHANGE	AWI0901-105070	21652	0212
MID-CENTURY INSURANCE COMPANY	AWI0901-405070	21687	0212

Dear Commissioner:

We respectfully submit for your review and approval a change to the Discount and Surcharges page of our manual for our existing Automobile products. This change reduces the requirements to re-qualify for the Good Student discount from once a year until graduation from a 4 year college to one certificate on the first renewal after the student's 19th birthday.

Your prompt acknowledgement of this filing will be appreciated.

Very truly yours,
FARMERS INSURANCE EXCHANGE
MID-CENTURY INSURANCE COMPANY

Gustavo Garcia,
Personal Lines Underwriting
323-930-6365